

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

U.S. BANKRUPTCY COURT X
NORTHERN DISTRICT OF IOWA

JUN 23 1995

In re:

BARBARA A. EVERLY, CLERK

DEREK THOMAS HAAKINSON,
PEGGY LYN HAAKINSON,

Chapter 7
Bankruptcy No. X91-00061S
Contested No. 9051

Debtors.

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable William L. Edmonds, United States Bankruptcy Judge, and a decision having been reached without trial or hearing,

IT IS ORDERED AND ADJUDGED: that the judgment lien of Household Finance Corp. arising from its judgment against Derek Thomas Haakinson and Peggy Lyn Haakinson in Law No. 20265, Iowa District Court for Monona County, on the following described property is avoided:

Lot Fifteen (15), in Block Six (6), in the First Addition, Whiting, Monona County, Iowa.

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[Seal of the U.S. Bankruptcy Court]

Date of Issuance: June 23, 1995

BARBARA A. EVERLY
Clerk of Bankruptcy Court

By: *Larris Sloga*
Deputy Clerk

U.S. BANKRUPTCY COURT X
NORTHERN DISTRICT OF IOWA

JUN 23 1995

BARBARA A. EVERLY, CLERK

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA
WESTERN DIVISION

IN RE

DEREK THOMAS HAAKINSON,
PEGGY LYN HAAKINSON,

Debtors.

CASE NO. X-91-00061-S

CONTESTED NO. 9051

DEREK THOMAS HAAKINSON,
PEGGY LYN HAAKINSON,

Plaintiffs,

Vs.

HOUSEHOLD FINANCE CORP.,

Defendant.

JUDGMENT AVOIDING LIEN WHICH IMPAIRS DEBTOR'S EXEMPTION

The above-captioned adversary proceeding duly came on before the undersigned Bankruptcy judge on the 22nd day of June, 1995. The Plaintiffs appeared by their attorney, Craig H. Lane. Notice was given to Defendant. Defendant did not appear. Evidence and testimony was adduced.

It appearing to the Court that:

1. That Defendant, Household Finance Corp., obtained Judgment against the Plaintiffs in the approximate sum of \$4,379.14 plus costs and interest in the District Court of the State of Iowa in and for Monona County in Law Number 20265.

2. The lien impairs an exemption to which Debtors

would have been entitled under 11 U.S.C. 522 (b) and/or Section 561 Code of Iowa.

3. That the this Judgment constitutes a judicial lien on the real property of the Debtors located at 1616 Bertram, Whiting, Monona County, Iowa, and legally described as follows:

Lot Fifteen (15), in Block Six (6), in the First Addition, Whiting, Monona County, Iowa.

4. That the above referred to real estate was claimed exempt under Iowa Code Section 561.16(1) as the homestead of the Plaintiffs'. That no objections were filed by any party or the Trustee to said exemption.

5. The existence of Defendant's judicial lien on debtors' said real property impairs exemptions to which the debtors' are entitled under the laws of the State of Iowa.

Any good cause appearing therefore, it is

ORDERED, ADJUDGED AND DECREED, that the above referred to Judicial Lien and security interest in said exempt property be, and the same hereby is, avoided, cancelled and removed.

Dated: June 22, 1995

W. J. [Signature]
Bankruptcy Judge

Copies to:

Household Finance
U.S. Trustee
Craig Lane
Debtors
Donald Molstad
with judgment on 6/23/95, 1s